

*Town of Mashpee*  
**Affordable Housing & Planned Production Plan**

*Meeting the needs of 760 CMR 56.03(4), Comprehensive Permit;  
Low or Moderate Income Housing Regulations*

**Approved by Affordable Housing Committee 8-7-12**

**Approved by Planning Board 8-15-12**

**Approved by Board of Selectmen 8-20-12**

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# I. Overview & Purpose

## *Overview:*

Diverse affordable housing is important for all communities. After covering the expenses of housing, families must have enough income left to meet the basic costs of food, healthcare, utilities and transportation. Housing is generally considered to be affordable when households spend no more than 30 percent of their gross income on housing costs. Because Mashpee's subsidized affordable housing stock falls short of the state's 10% target, there is an understandable concern about affordability and the choices that are available as the community moves into the next decade.

More than 12 years have passed since Mashpee's Comprehensive Plan was produced and some seven years from the time the 2005 Affordable Housing & Planned Production Plan was accepted by the state Department of Housing and Community Development. A great deal of its approach to meeting the demand for affordable housing was based on the results of a 1992 public opinion survey conducted when the town's population was less than 8,000. The 2010 census places the town's population at 14,006. Thus, this growth must be reflected in the Comprehensive plan update, and more implicitly in the affordable housing element, as well as this update of the Town's Affordable Housing & Planned Production Plan. To assist in this update, a new opinion survey was prepared and released in November, 2009, with responses collected through March, 2010.

The Local Comprehensive Plan regulations of the Cape Cod Commission (CCC) suggest municipal plans be entirely revised at 10 year intervals. The DHCD requires the AH&PPP to be updated every 5 years. It is therefore time for an update to both plans. This document is intended to serve as an update of the Town's Affordable Housing & Planned Production Plan, and will also be the basis for an update to the Affordable Housing element of our Comprehensive Plan.

## *Purpose:*

This document provides a detailed summation of housing availability and affordability in Mashpee that builds on and updates the work of the Town's 2005 Affordable Housing & Planned Production Plan. Specifically, the Affordable Housing and Planned Production Plan encompasses the following sections:

1. Goals and objectives for affordable housing that establish a direction and clear awareness of what the Town of Mashpee hopes to accomplish – they provide guidance for community decisions;
2. Current community demographic trends;
3. An inventory and assessment of Mashpee's current housing supply;
4. Development constraints and limitations to the growth of housing

5. An evaluation of the town's current and anticipated affordable housing, including the identity of existing organizations with responsibility for developing and managing affordable housing projects;
6. An assessment of housing affordability in terms of how effective the town has been in providing adequate affordable housing choices for low, moderate, and middle income individuals and households;
7. Projection of demand for both owner and renter occupied housing to the year 2020;
8. A target plan for the production of affordable housing to the year 2020;
9. Identification of barriers to the production of affordable housing and possible mitigation measures, and
10. An implementation program that specifies the policies and actions Mashpee intends to carry out to meet the desired goals and objectives for affordable housing.

At the time this report was updated, data from the Census Bureau 2009 estimates was available and used extensively. In early April of 2011, the official census count of population and total housing stock was released. Every attempt has been made to supplement the 2009 estimates with the new census information for 2010.

## II. Goals and Objectives

Goals are the first-order of policy that in a general manner state the desired results of the Plan's implementation. Objectives are the second order of translation that advances action toward each goal. Together, they provide the public with a basis for understanding the Affordable Housing Plan's intent as well as a framework for its planned production strategy and implementation.

Development of these goals and objectives was based in part on those originally adopted as part of the 1998 Comprehensive Plan and the results that emerged from the 2010 Comprehensive Plan Public Opinion Survey.

**Goal 1:** Promote the development of affordable housing for both rental and purchase that meets the needs of present and future residents of Mashpee.

### *Objectives:*

- A. Increase the town's affordable housing stock to ten percent of all year-round housing based on the 2010 census. It is intended that this be done consistent with the DHCD .5% per year standard. Specifically, Mashpee will make every effort to produce at least 32 units annually.
- B. Provide for a balance of affordable rental and ownership units to meet the needs of low and moderate income households.
- C. Ensure the distribution of affordable housing throughout the town's residential neighborhoods as opposed to groupings or concentrations in one area.
- D. Identify and begin the task of addressing the barriers to the development of affordable housing.

**Goal 2:** Encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households consistent with the small town character of the community.

### *Objectives:*

- A. Continue to seek opportunities for mixed-use development within the town's commercial center and commercial corridors to add to the vitality of these areas as well as providing housing for small households within easy access to services.
- B. Analyze development and redevelopment opportunities in locations appropriate for increased density where the expansion of multifamily housing may be considered.
- C. Identify and promote innovative wastewater management technologies that would allow higher densities in selected residential areas.
- D. Expand the Town's zoning bylaw inclusionary provisions to encourage the development of affordable housing units in all new residential construction and redevelopment projects.

- E. Explore the provision of zoning incentives for the creation of affordable housing for households that work in the local economy

**Goal 3:** Provide regulatory and financial incentives that maximize affordability for the most vulnerable segment of Mashpee’s population, including but not limited to families in poverty, the very low income (50% of median income), single heads of households and others with special needs.

***Objectives:***

- A. Continue to identify and evaluate the use of surplus town-owned property for the development of “friendly” 40B affordable housing projects.
- B. Utilize appropriate funding sources in combination with town donated land to provide affordable rental housing opportunities (e.g. Ashers Path Apartments).
- C. Maintain a revolving loan fund to assist special needs families with the move-in costs (first and last months rent plus security fee) for an affordable rental housing unit.
- D. Assure all contributions from the development of housing projects are placed in the Affordable Housing Trust Fund to be used to further affordable housing initiatives.
- E. Create an Accessory Affordable Apartment bylaw that meets the state requirements for inclusion on the subsidized housing inventory.
- F. Seek opportunities to convert existing properties, motels and seasonal homes, to more productive, long-term use as affordable year-round housing.

**Goal 4:** Pursue joint ventures with the development community and collaborations with local and regional agencies who are resources for information, public financing and technical assistance

***Objectives:***

- A. In collaboration with the town’s Affordable Housing Committee and the Mashpee Housing Authority, establish a plan framework and design guidelines for the development of future “friendly” 40B projects.
- B. Work with regional agencies such as the Cape Cod Commission, Housing Assistance Corporation and the Barnstable County’s HOME Consortium and Soft Second Loan Program as well as private entities like Habitat for Humanity to develop cooperative arrangements and projects to benefit those in need of affordable housing
- C. Engage the community in discussions on affordable housing to bring attention to the issue, offering information on housing needs and strategies to help attract community support.

### III. Community Demographics

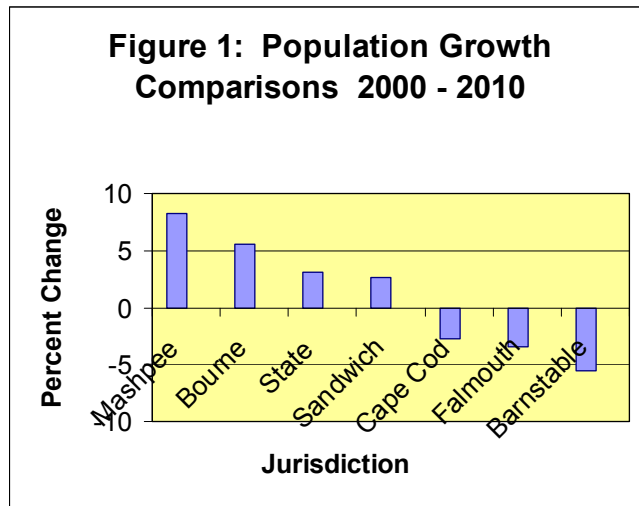
#### *Population Change*

Mashpee’s population has consistently exceeded the growth rate of the other 15 towns on the Cape as well as that for Barnstable County. Population more than doubled in both the 1970s and 1980s and, although the growth (64.2%) in the 1990s occurred at a slower rate, it was still more than double that recorded by any other town on the Cape. During the summer months, the seasonal influx of population results in a near doubling of the population, occupying the large number (3700) of seasonal homes present in Mashpee. The Census Bureau reports that the Town’s year-round population for 2010 is 14,006, an increase of nearly 8.2% since 2000 (it should be noted that local estimates are higher).

**Table 1: Population Change – Mashpee**

<b>Year</b>	<b>Total</b>	<b>Numeric Change</b>	<b>Percent Change</b>
1980	3,700	2,412	187.26%
1990	7,884	4,184	113.08%
2000	12,946	5,062	64.20%
2010	14,006	1,060	8.18%

*Source: US Census Bureau*



*Source: U.S. Census Bureau*

As can be seen from Figure 1 above, Mashpee’s population continued to grow during the economic downturn, while other communities like Falmouth, Barnstable and the Cape region were losing population. Retirees and second home buyers from throughout New England and to a lesser extent the Northeast have fueled much of the town’s growth. This is placing increasing pressure on existing infrastructure and the environment as well as new demands for increased health care services.

## *Age Characteristics*

Mashpee continues to be a destination for retirees. Condominium developments like Windchime Point, Stratford Ponds and the Southport Retirement Community have been enormously successful in attracting older adults. The Jobs/Whiting and East Steeple Street neighborhoods, planned as an extension of Mashpee Commons, will feature a variety of housing choices to further attract retirees.

According to the 2000 census, 18.65% of the population or 2,411 persons were aged 65 years or older. The 2010 Census shows growth in this population to 3298 out of 14,006, or 23.5% thus increasing the town's median age to 45.9. This in line with the Cape as a whole where the median age of residents (48.1 years) is the highest of all regions in the Commonwealth and significantly higher than the median age for the state (38.5 years). Of those 683 residents who completed the town's Public Opinion Survey, 49% were over the age of 65 and nearly 45 % were retired.

**Table 2: Age Demographics**

Age Group	Town of Mashpee			Barnstable County
	1990 % of Total	2000 % of Total	2009 % of Total	2009 % of Total
< 5	9.4	5.9	4.0	4.4
5 – 17	15.8	19.2	13.8	13.0
18 – 24	6.7	4.0	8.8	7.6
25 – 44	36.3	28.4	19.3	18.2
45 – 64	17.1	23.6	28.9	32.2
65 >	14.5	18.6	24.9	24.3

*Source: U.S. Census Bureau & estimates for 2009*

The 2010 U.S. Census indicates age breakdowns as follows: <18=2697, 20-24=594, 25-34=1270, 35-49=2675, 50-64=3160, >64= 3298, for 2010

Further supporting this trend is the fact that family households with children under the age of 18 has shrunk from 32.7% in 2000 to 19.2 % in 2010. Moreover, those in the 25-44 (family) age groups have declined by nearly 47% since 1990. Indeed, much of the town's recent growth is made up of new retirees who have relocated to Mashpee or those who have decided to make their seasonal homes their permanent residence. Conversely, it supports a disturbing Cape trend that points to a growing loss of young adults and families.

## *Median Household Income*

Mashpee has experienced steady income growth since 1990, but the 2009 estimates show its growth has begun to decline relative to other jurisdictions. Through 2000, the town's median income had not only kept pace with the County and state, but exceeded three of the four towns which constitute the Upper Cape region. Based on Census 2009 estimates, the town's median



household income of \$59,856 is now more than 13% less than the average for its neighboring towns and significantly less than that for the Commonwealth.

**Table 3: Mashpee Median Income with Comparisons  
1990 – 2009**

Subdivision	1990	2000	2009
Falmouth	33,944	48,191	62,686
Sandwich	43,500	61,250	79,369
Bourne	34,159	45,113	61,914
Mashpee	32,524	50,871	59,856
County	31,766	45,933	60,096
Massachusetts	36,952	50,502	64,496

*Source: U.S. Census & 2009 Census Estimates*

Further deterioration is evident when data from the 2000 Census is compared to town estimates for 2009. The number of households earning less than the median income has increased by approximately 470 or 18.6 percent. This change is also obvious when comparisons are made for those households earning 80 percent or less of median income. Households affected by the meager change in median income jumped by 25.2 percent. Mashpee was hit hard by the nation's recession, suffering numerous job losses and unemployment rates that exceeded 10 percent.

*Conclusions:*

- *Mashpee's population growth continues to outpace all other Cape towns including that for Barnstable County.*
- *Based on new census estimates for 2010, the 65+ age group has risen to nearly 23.5% of the town's total population, thus increasing the town's median age to nearly 46, well above the state's 38.5 median age -- but less than the Cape's median of 48.1.*
- *The town's estimated median household income for 2009 fell below that recorded by neighboring towns and the County average, increasing the income gap for affordable housing.*

## IV. Housing Inventory

This section summarizes Mashpee’s current housing characteristics, including housing type, age, tenancy and the status of subsidized housing. The information presented here comes primarily from the 2009 U.S. Census estimates and the recent release of new 2010 data on population and housing.

### *Housing Supply*

Mashpee’s total housing stock for the period 2000–2010 increased by 18.7% from 8,325 units to 9,882, of which 6,473 were year-round units. Table 4 provides a breakdown of the Town’s housing stock for the period 1980 to 2010. The explosive increase in population during the 80s produced a doubling of housing units that was nearly matched by the continuing growth experienced in the 90s. Since 1980, seasonal housing as a percentage of the town’s total housing stock has continued to decline, although this trend was somewhat interrupted this past decade by the housing market crisis. More and more new residents are obviously making Mashpee their new year-round residence.

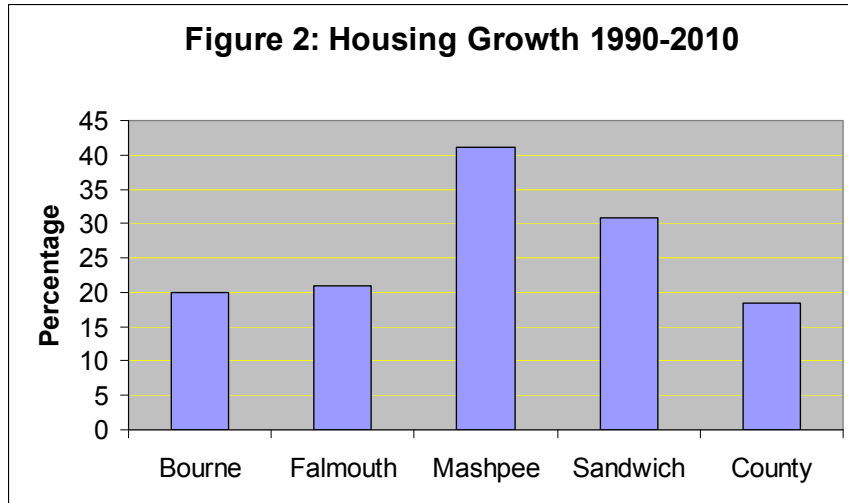
**Table 4: Mashpee Housing Stock**

<b>Year</b>	<b>Year-Round Units</b>	<b>Seasonal Units</b>	<b>Total</b>
1980	1,756	1,989	3,582
1990	3,787	3,212	7,002
2000	5,578	2,747	8,325
2010	6,473	3,409	9,882

*Source: US Census & Adjusted Estimate for 2010*

Data supplied by the assessor’s office for the 1999 to 2008 period indicated that some 1,414 housing units were built. Nearly 41% of these dwellings (579) were condominiums, largely constructed as part of the continued development of the Southport Retirement Community, Stratford Ponds and Windchime Point projects (the latter two now completed). Single-family construction occurred throughout the town primarily as part of previously approved subdivisions.

As illustrated in Figure 2 below, Mashpee’s housing growth exceeded that of its three neighboring towns and the County in the 20 year period between 1990 and 2010. Contributing factors to this trend include a significant number of previously-approved, but unfinished development projects, Mashpee’s attractiveness as a prime retirement community and the continued growth of its resort developments like New Seabury and Willowbend for seasonal homes.



Source: U.S. Census

### ***Housing Type and Age***

Housing in Mashpee consists primarily of single-family homes (see Table 5). According to the 2000 U.S. Census, 83.2 percent of Mashpee housing units were single-family residences, and while this category grew by more than 1,300 units as of the 2010 Census, the percentage declined slightly. Replacing the single-family home were condominiums and townhomes that nearly doubled in number. They were built primarily to house the expanding senior population. This trend continued through early 2008 before the crash of the housing market. The rest of the town’s housing mix is comprised of a small supply of duplexes, multifamily buildings and two mobile-home parks.

**Table 5: Housing Characteristics, 1990, 2000 & 2010**

Year	Total Units	Single Family	Two Family	Townhouses / Condos	Multifamily 5 + Units	Mobile Homes
1990	7,002	82.0%	1.1%	4.3%	9.5%	2.8%
2000	8,325	84.5%	1.2%	4.3%	8.3%	1.5%
2010	9,882	83.2%	1.4%	5.2%	8.2%	1.9%

Source: US Census

When compared to other nearby Cape towns, Mashpee provides more housing choices. But given the continued decline in multifamily development, this diversity may not be enough to meet some of the needs and affordability levels of its residents. Since 2000, Ashers Path, a 56 unit rental project for age 55+ adults and two second floor buildings in Mashpee Commons, are the only multifamily rental projects with five or more units built in Mashpee.

Mashpee was one of the last towns on the Cape to develop due to a 1976 claim by the Wampanoag Tribe that the incorporation of the town violated the Indian Non-Intercourse Act of 1793. This suit effectively put a hold over any real estate development until the Supreme Court ruled in 1983 against the tribe. Not surprisingly, therefore, 81.5 percent of the homes in Mashpee

were built since 1970, and only 2.5 percent of the town’s homes were constructed before 1940. Thus, many of the problems that are typically seen with older communities, like lead paint, are non-existent.

***Housing Tenancy***

Housing tenancy refers to whether a house is occupied by a renter or homeowner. As shown in Table 6, most of Mashpee’s housing units are owner-occupied (82.2%), while only 17.8% of the units were renter-occupied. This high level of home-ownership suggests that most people who live in or move to Mashpee can afford to buy a home in the town.

Mashpee, like its neighbor to the north, Sandwich, has fewer renter occupied units than Falmouth and Bourne, the other two towns that constitute the Upper Cape area. With the exception of Mashpee Village and Ashers Path, multifamily rental housing in Mashpee as a choice for low to moderate income families is nearly non-existent.

**Table 6: Comparison of Housing Tenure – 2010**

<b>Town</b>	<b>Total Units</b>	<b>Owner-Occupied Total - Percentage</b>		<b>Renter-Occupied Total – Percentage</b>	
Mashpee	6118	5030	82.2%	1088	17.8%
Falmouth	14069	10705	76.0%	3364	23.9%
Sandwich	7776	6729	86.5%	147	1.9%
Bourne	7866	5951	75.6%	1915	24.3%

*Source: 2010 U.S. Census Estimates*

***Current Housing Market***

The current housing slump together with a tight credit market has continued to slow new housing development. This issue is already evident with the multiple start date extensions approved for the Mashpee Commons 40B housing project (involving 382 units of which 96 are affordable) plus its withdrawal of plans for the Trout Pond neighborhood, a mixed-use development that would have added 78 more housing units. Until recently, Southport had put its plans for construction of the final 250 condo units on hold, but have now resumed construction and sold at least 45 new units.

Adding to this dilemma is the rate of ongoing foreclosures. In 2006, Mashpee ranked 10<sup>th</sup> in the state for foreclosure petitions with 17.9 / 1000 housing units. This rate increased to 26.7 in 2007 then fell to 22.1 per 1000 units in September 2009. This works out to roughly 215 homes in foreclosure. As more of these units are returned to the market, the supply of available housing increases, resulting in a drop in housing values.

## Subsidized Housing

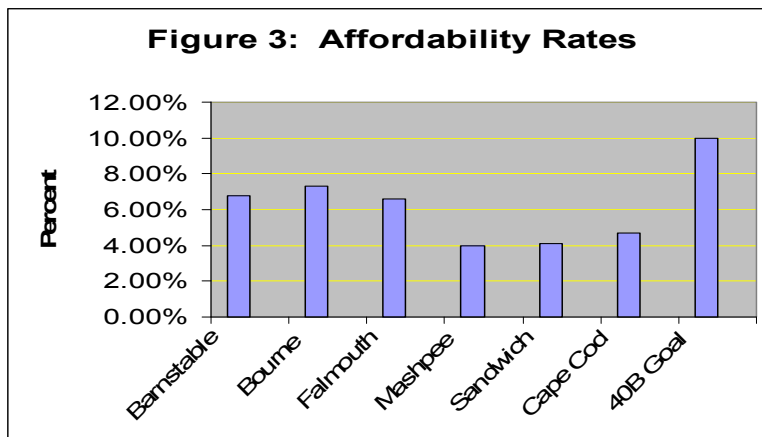
As of May 10, 2012, Mashpee is credited with a total 277 affordable units on the Department of Housing and Community Development’s subsidized housing inventory. This provides an affordability rate of 4.3 percent of the town’s 6473 year round housing units per the 2010 Census. At less than half of the 40B goal, concerns have been raised with respect to whether enough has been done to address this issue. A 2006 Housing Poll conducted by the University of Massachusetts Donohue Institute for the Cape and Islands showed that 1) A clear majority of residents believe cost of housing prevents young families from living in the community in which they were raised and 2) Cost of housing hurts the economy and prevents elderly residents from remaining in their communities. These findings are further supported by the results of Mashpee’s 2010 Comprehensive Plan Public Opinion Survey in which nearly 42% of the respondents indicated the Town needed more affordable housing, and where 40% singled out housing affordability as a major factor in keeping families and young people from leaving the Town.

**Table 7: Affordable Housing Units – 2012**

Status	Ownership	Rental	Total
Existing	31	246	277
Approved	44	82	126

Source: Barnstable County and Planning Dept.

Mashpee is not alone in this quandary about what to do about the lack of affordable housing. Most of Mashpee’s neighboring towns also have affordable housing levels below the state target, and, many, like Mashpee, face significant challenges in meeting the 10% state target. The level of housing affordability in each of the surrounding towns is illustrated in Figure 3 below.



Source: DHCD December 22, 2010

Affordable housing in Mashpee is comprised of five primary rental projects and a number of scattered affordable ownership units. Mashpee Village, constructed in 1975, includes fourteen 2-story walk-up apartment buildings containing 110 rental units and 35 single-family rental homes located on Old Barnstable Road across from the Southport Retirement Community. A six acre project, known as Asher’s Path, was developed in 2007 with 56 one-bedroom rental apartments for persons aged 55 and older.

Land donations by the town have also contributed to the supply of affordable units. A 10,000 sq. ft. lot was provided to the Mashpee Housing Trust and another 16 lots were donated to Habitat for Humanity, of which 13 are now occupied with owner units. More recently, a 10-unit housing complex, financed in part by Community Preservation funds and consisting of five duplexes is to be built adjacent to the Mashpee High School. This is a joint effort by the Mashpee Housing Authority and the Housing Assistance Corporation.

**Table 8: Existing Affordable Housing Units**

<b>Subsidized Housing</b>	<b>Rental Units</b>	<b>Ownership Units</b>	<b>Total</b>
Mashpee Village	145	-0-	145
Asher's Path	56	-0-	56
Homeyer Village	24	-0-	24
Breezy Acres	6	-0-	6
Other Qualified Units	1	14	15
CCC HOR Program	-0-	4	4
Habitat for Humanity	-0-	13	13
DDS Group Homes	14	-0-	14
<b>Total</b>	<b>246</b>	<b>31</b>	<b>277</b>

*Source: DHCD, Mashpee Housing Authority & Cape Cod Commission.*

Two subsidized housing projects are administered and managed by the Mashpee Housing Authority. They are Homeyer Village (24 units) and Breezy Acres\_(6 units). Homeyer Village is owned by the Housing Authority and 21 elderly tenants (62+) and three disabled people live there. Both developments have lengthy waiting lists: 69 people for Homeyer Village and 49 families for Breezy Acres. It is expected that both waiting lists would be much longer, except that when people are told that the wait time for either of these developments is between 5 and 10 years, they withdraw their application for assistance. The Housing Authority also has a waiting list of 135 people for their subsidized housing voucher programs under the Massachusetts Rental Voucher Program.

Under the rules of Chapter 40B, a community's affordability rate is based on the last census count for year-round housing stock. Using housing data from the recently released 2010 census for Mashpee, the town's target is now 647 units, leaving us deficient by 370 affordable units to meet the 10% goal. This shortfall would be measurably improved by the build-out of the already permitted Mashpee Commons 40B project which includes 96 affordable units.

***Public & Private Establishments that Plan, Develop or Manage Affordable Housing in Mashpee***

Town Planning & Zoning: A dispersal of affordable housing throughout the town is favored over a concentration in one area. As such, additional zoning and bylaw amendments are recommended to encourage affordable housing development. The town will continue to promote mixed-use style developments, similar to the standard already established in Mashpee Commons, through its transfer-of development rights (TDR) zoning provisions. Other measures such as development of an accessory affordable (subsidized) apartment bylaw (accessory apartments are

currently allowed, but without affordability restrictions) and a search for opportunities where density requirements can be raised to accommodate multifamily housing projects appear warranted in light of the challenges before Mashpee. It should be noted that for new subdivisions over 10 lots, Mashpee zoning currently requires that 10% of units be affordable, providing additional market rate units to compensate the developer.

Mashpee Housing Authority: The Mashpee Housing Authority was established in 1982. Administered by an Executive Director and a Board of Commissioners consisting of five members, four elected and one appointed by the Governor, the Authority seeks to provide stable, quality affordable housing for low and moderate income persons, deliver these services with integrity and mutual accountability, create living environments which serve as catalysts for the transformation from dependency to economic self-sufficiency and continuously pursue the development of additional affordable housing units whenever financial or regulatory opportunities may exist. Currently, the Mashpee Housing Authority manages Homeyer Village, Breezy Acres I and II and Asher's Path, a 56 unit apartment project for adults aged 55 and over. The Authority also administers MRVP Mobile vouchers (17), MRVP Project Based vouchers (38), Alternative Housing vouchers (2), Section 8 vouchers (14) and the Mashpee Housing Assistance Program (currently 39 applicants). The Authority can also assist with the process of securing qualified applicants for affordable housing units.

As a developer of 40B projects, the Housing Authority should be expected to achieve a minimum 50% affordability of all housing units created. Those units built on town-donated land should have at least 75% of the units affordable with a first preference for occupancy given to income qualified Mashpee residents. Under 40B regulations, towns may be allowed to set-aside up to 70% of the affordable units available in a 40B development for those who have a connection to the community, subject to approval by the grantor / funder of the project. 100% of current Housing Authority housing units are affordable.

Mashpee Affordable Housing Committee: The Affordable Housing Committee was created in 1999 as a recommendation of the 1998 Comprehensive Plan. It included eight regular members and two liaison members, one from the Board of Selectmen and the other from the Cape Cod Five Bank. In 2004, the Committee conducted a survey of Mashpee residents to ascertain their opinions on the need for affordable housing. In addition, an Affordable Housing Trust was created in 2006 to collect funds for housing, and to own and manage real estate. In 2010, the Committee was reconstituted as a five member group with a liaison member from the Board of Selectmen. In its short tenure, this Committee has already demonstrated its leadership and effectiveness as an advocate for affordable housing by assisting with development of this Affordable Housing & Planned Production Plan and providing recommendations to Selectmen on LIP 40B projects and to the ZBA on 40B proposals. The Committee is also currently seeking Town land parcels on which to solicit development of affordable housing projects.

Habitat for Humanity: Habitat for Humanity of Cape Cod's mission is to help change the lives of families on the Cape who currently have inadequate housing. It accomplishes this by working in partnership with families in need of housing. Founded in 1988 as an independent affiliate of Habitat for Humanity International, it has built homes in all fifteen towns on Cape Cod and have dedicated 68 homes to date. Every home is deed restricted to be affordable, upon any future

resale, in perpetuity. To date in Mashpee, eleven lots owned by the Town were provided to this group for construction of affordable homes.

Private Developer 40B Projects: While the majority of affordable housing on the Cape has been built by qualified 40B developers, they have not yet had a major presence in Mashpee. In anticipation of more activity in the future, the principles listed below should be followed when possible:

- Town or commercial centers are the appropriate locations for higher density multi-family housing. Chapter 40B developments that are sited in such locations should have higher density allowances than in surrounding locales and should be compensated for redeveloping vacant, idle or underutilized sites.
- Developments that are proposed in residential neighborhoods should have lower density allowances to lessen the impacts on traffic and roads, infrastructure, and the natural environment of these areas.
- Preference is given to the development of affordable apartment units that meet the needs of young adults and families as well as the most vulnerable segments of the population.

Housing Assistance Corporation (HAC): HAC offers a continuum of housing programs that have evolved with the changing needs of the community. In addition to its earliest programs in rental subsidies, HAC offers housing consumer education, training and assistance; emergency and ongoing shelter for individuals and families; homelessness prevention; weatherization and energy rehab; and affordable housing development. In the last few years, HAC has developed 318 affordable housing units, with another 100 planned. HAC is also a willing partner or consultant on efforts to assist with the process of securing qualified applicants for affordable housing units. HAC is currently involved with the Housing Authority in development of 10 affordable duplex units adjacent to the Authority's "Breezy Acres" project.

Cape Cod Commission: The Commission works in partnership with the fifteen towns in Barnstable County to help secure funding, provide technical assistance, serve as an information clearinghouse, and lead innovative efforts for the creation of affordable housing. Staff works with towns in both developing affordable housing zoning bylaws and encouraging and providing funding for the development of Housing Production Plans that are consistent with the state's Chapter 40B (Comprehensive Permit) regulations. The Housing Production Plans can then serve as the basis for the affordable housing sections of town Local Comprehensive Plans.

### *Conclusions:*

- *At 38%, seasonal housing or vacant units remains an important feature of Mashpee's housing stock.*
- *Only 792 units or 8% of the town's housing is of multifamily type. Since 2000, only Ashers Path and two second floor buildings in Mashpee Commons have been built.*
- *Housing foreclosures continue to impact a still-depressed housing market in Mashpee. When these units are returned to the market, they add to the glut of available housing resulting in a significant drop of home values.*
- *The Department of Housing & Community Development only recognizes 277 units of affordable housing in Mashpee. This provides an affordability rate of 4.4%, well under Chapter 40B's 10% goal.*
- *Private 40B developers will likely become a larger source of affordable housing in Mashpee.*



## **V. Development Constraints and Limitations**

Land: At this point, over 52% of Mashpee’s land area has been developed, with another 40% protected as open space or recreation land. Estimates place the available land for future development at about 1150 acres. Of this amount, there remain 729 parcels totaling 900 acres of residentially zoned land, 42 parcels totaling 131 acres of commercially zoned land and 37 parcels totaling 118 acres of industrially zoned land. With over 91% of its land area either developed or protected as open space, Mashpee is approaching build-out and, as such, must carefully evaluate the future development of its last remaining land. In its Public Opinion Survey, more than 57 % of respondents favored protection of at least half of the remaining land for open space.

Currently, the vast majority of the town is zoned for residential uses. The upper portion lying west and north of Route 28 is zoned for 2-acre (80,000 sf.) lot development devoted primarily to detached single-family dwellings due to concerns about water quality in the town’s public water supply wells (the Town has no sewer system). Attached dwellings or duplexes and mixed residential uses are allowed by special permit under the Open Space Incentive Development (OSID) bylaw and by transfer of development rights under the Commercial Center by-law. The lower portion of town, south of Route 28, is the location of New Seabury and here, residential lots are restricted to 1-acre (40,000 sf.), again primarily for single-family use. The OSID provisions are applicable here as well. In addition, Cluster Development (including zero setback lot lines allowing for townhouse style development) is allowed by special permit in both residential zones, with 10% of the lots required to be permanently deed-restricted for affordable units.

Circulation: Route 28, a state highway, and to a lesser extent Routes 151 and 130, are the primary roadways in Mashpee providing traffic movement in and through the town. Great Neck Road is the major collector distributing traffic from local access roads to the arterial highway system. According to the Cape Cod Metropolitan Planning Organization, both Routes 28 and 151, and Great Neck Road carry on average between 10,000 and 25,000 vehicles daily. All three intersect at the Mashpee Rotary, which is part of the state highway system and is located at the town’s geographical center. The rotary is a major concern, especially during the summer months when heavy traffic flows entering the town on Route 151 and/or passing through the town on Route 28 experience significant delays that may result in temporary gridlock. Summer average daily traffic on Route 28 alone can reach volumes exceeding 22,000 vehicles per day.

Transportation engineers use the term LOS or “level of service” to determine what percentage of the roadway capacity is occupied and the level of delays to traffic flow. Level of Service “A” is the best, and level of service “F” represents the worst. While most of the roadway system operates smoothly, there are a few critical segments. Great Neck South, Route 28 West of the rotary, Route 28 East of Quinaquisett Ave. and Route 151 west from the rotary to Old Barnstable Road operate at Level “D”, meaning traffic flow is unstable and small increases in volume could cause substantial delays. The second and most serious road segments operating at Level F include Great Neck Road North, Route 28 East of the rotary and Route 151 from Old Barnstable Road west to the Falmouth boundary.

Wastewater: In the absence of public sewerage, developers in town turned to private wastewater systems for projects with flows in excess of 10,000 gpd. There are now eight private wastewater treatment plants in Mashpee, located at Mashpee Commons, Mashpee High School, New

Seabury, Willowbend, South Cape Village, Southport, Stratford Ponds and Windchime Point. In 1987, the Mashpee Sewer Commission was established with the intention of taking over some or all of these private treatment facilities. In the approvals for two large projects (Willowbend and Windchime Point) the Planning Board specifically required in the permit conditions that these treatment plants be turned over to the town once the community was ready to take them over. Two additional private treatment plants are proposed at Mashpee Village and the Wampanoag Tribe's proposed Wampanoag Village on Meetinghouse Road.

Pollution, specifically nutrient inputs from septic systems generated by past development and land use practices, will continue to be a concern given the town's fragile environment. A Plan is currently underway that will recommend both facilities and management options, including development of a municipal sewer system. To date, consultants have completed major portions of the study, including a Needs Assessment Report, a Technology Screening Report and five alternative scenarios, now narrowed to three options, for development of wastewater facilities to meet nitrogen loading targets for Popponesset and Waquoit Bays. Respondents to the town's Survey strongly supported (58.9%) a publicly-owned wastewater collection and treatment facility, with 53% favoring its development by the Mashpee Water District.

Water: The first public water system was developed in 1961 for the New Seabury resort project that supplied water to approximately 1,500 residents. More than 25 years later in response to concerns about groundwater contamination from the Mass Military Reservation and the town landfill, the town voted to establish a water district for the entire town.

The Mashpee Water District's system has gradually expanded its service area, and now encompasses more than 80% of Mashpee as well as a small portion of Sandwich. Some 8,510 residences and 387 businesses are currently covered. Seven wells have been developed. The increase in water usage has slowed considerably in recent years due to the decline in building activity.

While the advent of a public water system has allowed the development of smaller lots in older subdivisions which had previously been restricted by state and Town health regulations, there still remain small pockets of residential development, particularly in the northern part of the town near Mashpee and Santuit Ponds and a large subdivision just south of Windchime Point, that continue on private wells.

### *Conclusions:*

- *Land is in short supply for future residential use. What is available must be used more efficiently for the development of apartments and age-restricted housing*
- *Mixed use developments and near Mashpee Commons and South Cape Village may offer the best opportunity for siting more affordable housing*
- *During the summer months when heavy traffic flows enter the town on Route 151 and/or pass through the town on Route 28, significant delays frequently occur at the rotary*
- *Mashpee remains dependent on private treatment facilities for pollution control at large, more dense developments and septic systems for lower-density residential areas*
- *Most developed areas in town are served by public water. Only a few older residential areas near Mashpee and Santuit Ponds remain on private wells*

## VI. Housing Costs and Affordability

This section examines the cost of housing in Mashpee for renters and owners, and the degree to which housing is affordable to individuals and families of different incomes. Low income households are considered to be those households earning up to 50 percent of the area-wide median income and moderate-income households are those earning up to 80 percent. Households earning up to 150 percent of the area-wide median income are defined as middle-income. Mashpee’s median household income was \$59,856 according to the 2009 census estimates.

Housing is generally defined to be “affordable” when households spend no more than 30 percent of their gross income on housing costs. For renters, housing costs include rent and utilities. For homeowners, housing costs include mortgage principal and interest, hazard insurance and property taxes. Households that spend over 30 percent of their income on housing are considered to be “cost-burdened.”

To determine whether a family at the median income level can afford housing in Mashpee, a comparison of incomes with home values and rents is required. For the most part, data from the Census 2009 estimates will be used in conjunction with current estimates where possible to compare housing costs to median household incomes.

### *Home Values and Rent*

Provided in Table 9 is a comparison of housing values and rents reported for the 2000 Census and 2009 Census estimates. Table 10 breaks down home values by number and percentage. According to this information, the median value of owner-occupied homes in Mashpee more than doubled (115.2 %) between 2000 and 2009, increasing from \$168,900 to \$363,500. As of 2009, 50 % of the town’s owner-occupied homes were valued between \$300,000 and \$500,000. Another 20.2 % ranged in value from \$200,000 to \$300,000. Only 6.1% were valued under \$150,000. As the housing market moved into the early to mid-2000s, home values literally exploded, as they did throughout the Cape, more than doubling by 2009.

A similar, but not quite as dramatic an increase occurred with median rents for the few units available in Mashpee. Between 1990 and 2000, rents increased by 27.37% from \$643 to \$819, and based on census estimates for 2009, jumped again by 31 percent to \$1,073 per month. Such relative high rates reflect a strong demand for rental units with a scarce supply of such housing available.

**Table 9: Median Home Prices & Rents  
2000 & 2010 Estimate**

<b>Home Values</b>	<b>Percent</b>	<b>Change</b>	<b>Rents</b>		<b>Percent</b>
<b>2000</b>	<b>2010</b>		<b>2000</b>	<b>2010</b>	
\$168,900	\$361,100	113.80	\$819.00	\$1,206	47.3

*Source: 2000 Census and 2010 American Community Survey Estimates*

**Table 10: Home Values – 2010**

<b>Housing Value</b>	<b>Number</b>	<b>Percent</b>
Less than \$50,000	113	2.2
\$50,000 to \$99,999	106	2.0
\$100,000 to \$149,999	75	1.4
\$150,000 to \$199,999	254	4.9
\$200,000 to \$299,999	1153	22.2
\$300,000 to \$499,999	2445	47.1
\$500,000 to \$999,999	7584	15.1
\$1,000,000 or more	256	4.9
Total – Owner-Occupied	5186	

Source: 2010 Census Estimates

### ***Housing Costs***

The 2010 American Community Survey Census Estimates reported the monthly costs, and costs relative to income, for 5,186 owner-occupied homes and 700 rental housing units in Mashpee. Some 3,625 owner-occupied homes had mortgages while 1,561 units did not. The monthly costs include mortgage payments (if any), home insurance\*, and property taxes. Homeowner costs can vary considerably depending on whether the home is mortgaged. For example, the median monthly total housing cost for homes without mortgages was \$693, and the median total cost for homes with mortgages was \$1,748, more than 2.5 times as great. As shown in Table 11, more than 90 percent of homeowners with mortgages have expenditures that exceed \$1,000 or more per month.

**Table 11: Monthly Owner Costs - 2010**

<b>Monthly Owner Cost</b>	<b>Number</b>	<b>Percentage</b>
< \$400	0	0
\$400 to \$499	14	0.4%
\$500 to \$699	47	1.3%
\$700 to \$999	294	8.1%
\$1,000 to \$1,499	975	26.9%
\$1,500 to \$1,999	736	20.3%
\$2,000 or more	1,559	43.0%
Median cost = \$1,748		
Not mortgaged	1,561	30.1%

Source: 2010 U.S. Census Estimates

Mashpee’s rental housing in 2010 consisted of 700 units, a decline of 167 units since 2000, largely due to the conversion of homes and condominiums from income properties to retirement residences by their owners. Housing cost, on the other hand, rose to \$1,206 per month, an increase of more almost 50% since 2000. As seen in Table 12 below, estimated costs for rental housing in Mashpee have a wide range, varying from \$200 to \$1,500 or more. More than two-thirds (68.6%) of the units have monthly costs of a \$1000 or more. With the exception of Sandwich, Mashpee’s monthly rental costs were higher than the surrounding towns of Bourne, Falmouth and Barnstable.

\* Home insurance rates have more than tripled since 2000 due to concerns about the potential for storm damage related to global warming

**Table 12: Monthly Renter Cost – 2010**

<b>Gross Rental Cost</b>	<b>Number</b>	<b>Percent</b>
Less than \$200	16	2.3
\$200 - \$299	13	1.9
\$300 - \$499	33	4.7
\$500 - \$749	104	14.9
\$750 - \$999	54	7.7
\$1000 - \$1499	279	39.9
\$1500 or more	201	28.7
Median Cost	\$1,206	

Source: 2010 Census Estimates

### ***Housing Affordability***

This section assesses Mashpee’s housing prices and costs in terms of how affordable housing is for residents, based on household income. Guidelines provided by the U.S. Department of Housing and Development suggest that owner-occupied housing is affordable if not more than 30% of a household’s gross income is spent on a mortgage payment including condominium fees, property taxes and hazard insurance. For rental units, the HUD standard is that no more than 30% of a renter household’s income should be spent on rent and utilities. The Census estimate of median household income was \$62,645 for 2010.

Provided in Table 13 are estimates of the number of Mashpee households in each income category, based on a range of incomes reported in the 2010 Census Estimates. Using the definitions above, 40%, or some 2,370 Mashpee households, were at or below the 80% median income level of \$50,116 annually. This is the group where affordability matters. It ranges from young newly forming households and those of an elderly age to growing families with school age children. Only 27% of Mashpee’s households in 2009 were at the median to middle income level, which normally consist of middle age families with older children and elderly age groups who are now empty-nesters.

**Table 13: Number of Extremely Low, Very Low, Low, Moderate, and Middle-Income Households – 2010**

<b>2010</b>	<b>A-30% of</b>	<b>B – 50% of</b>	<b>C – 80% of</b>	<b>D – 100% of</b>	<b>E – 150% of</b>
Households	Median Income	Median Income	Median Income	Median Income	Median Income
<b>(5925)</b>	<b>(\$18,794)</b>	<b>(\$31,323)</b>	<b>(\$50,116)</b>	<b>(\$62,645)</b>	<b>(\$93,967)</b>
Number	585	616	1169	594	1314
Percent	9.9	10.4	19.7	10.0	22.2

Source: 2010 Census Estimates

A comparison of household income changes between 2000 and 2010 reveals that the town’s prosperity is slowly falling behind that of other communities on the Upper Cape, including Barnstable. Its median income increased by only 23.1% from \$50,871 to \$62,645 in that period.

Mashpee actually ranked last among its neighbors and more than \$10,000 less the median income for the “Barnstable Town, MA Metropolitan Statistical Area” (MSA), which includes all of Barnstable County, and on which income limits to qualify for affordable housing units are based. The most recently updated figures for the MSA (for FY2012 as updated on December 13, 2011), uses an estimated median income of \$80,000. That results in the following FY12 income limits for a 4 person household: Extremely Low (30% of median) \$25,850; Very Low (50% of median) \$43,100 and Low (80% of median) \$65,000. Based on the calculation methodology used by HUD to estimate FY12 median family income for the MSA, a 2.633% increase from the 2009 Census estimate was used. If applied to Mashpee’s median income estimate, a the FY12 estimate of Mashpee median income is lower than the \$65,000 HUD Low income limit, indicating that a majority of Mashpee households fall below the Low income limit.

Table 14 estimates the affordable housing price by household income and the level of housing affordability for owner housing costs as of 2009. (2009 data is used due to the lack of complete 2010 or 2012 information.) At the 150% median (or middle) income level, there is no housing affordability shortfall. For median to low-income households, however, they are completely priced out of the market for owner housing. Moreover, only those households at the top of the moderate income bracket could afford the \$363,500 median priced home. It’s estimated that nearly 75% of the households fell under the required income and would not qualify unless the 30% standard was extended.

**Table 14: Affordability Assessment - Owner Housing**

Range of Median Income	A	B	C	D
	50%	80%	100%	150%
Annual Household Income	\$29,928	\$47,885	\$59,856	\$89,784
Monthly Household Income	\$2,494	\$3,990	\$4,988	\$7,482
Percent of Income for Housing	30%	30%	30%	30%
Affordable Home Mortgage Payment	\$748	\$1,197	\$1,496	\$2,245
Affordable Home Price (2009)	\$123,300	\$200,100	\$247,000	\$367,700
Median Price Home (2009)	\$363,500	\$363,500	\$363,500	\$363,500
Affordable Price Difference from Median	(\$240,200)	(\$163,400)	(\$116,500)	\$4,200
Number of Units at or Below Affordable Price	290-5.5%	553-10.6%	1078-20.6%	2483-47.5%

For renter households, based on 2010 Census estimates, Table 15 shows that households at the 30% and 50% median income level were unable to afford the \$1,206 monthly median rent payment. In fact, these households fall far short of what would be required. Approximately 53% or some 371 rental units would be affordable to households at or above 80% median income. All rental units were affordable at 100% of median income or above.

**Table 15: Affordability Assessment - Rental Housing**

Percent of Median Income	A-30%	B – 50%	C – 80%	D – 100%	E – 150%
Annual Household Income	\$18,794	\$31,323	\$50,116	\$62,645	\$93,967
Monthly Household Income	\$1,566	\$2,610	\$4,176	\$5,220	\$7,831
Percent of Income for Housing	30%	30%	30%	30%	30%
Affordable Rent Payment (2009)	\$470	\$783	\$1,253	\$1,566	\$2,349
Median Rent Payment (2009)	\$1,206	\$1,206	\$1,206	\$1,206	\$1,206
Difference from Median	(\$736)	(\$423)	\$47	\$360	\$1,143
Approximate Number of Units at or Below Affordable Rent	72	176	371	All	All

*Conclusions:*

- *As of the 2010 Census estimates, median home values since 2000 jumped by 117.8% to \$361,100 and median rents rose by 47.3% to \$1,206*
- *Of Mashpee’s 5,186 owner occupied housing units in 2010, only 32.8% were valued at \$300,000 or less.*
- *63.3% of the monthly owner costs (mortgage, taxes, insurance) were \$1,500 or more.*
- *Some 31.5% of the town’s rental units required a monthly payment of \$1,000 or less. The remaining units averaged well above the town’s median rent level of \$1,206.*
- *Only households at 150% or higher of median income could afford the 2009 median price home of \$363,500.*
- *Households at 80% or more of median income could afford the median rent for the limited supply of rental housing.*

## VIII. Future Housing Demand

This section is focused on the demand for future housing. The methodology to be used is known as the Housing Needs Assessment. Of greatest interest in the HNA model are household estimates which are derived from a projection of future population by age. Since household formation rate by age over the projection horizon is assumed to be a constant, the active component of the household estimation process is population. For the purposes of this demand estimation, a forecast of 2020 population will be utilized.

The 2010 Census reported that Mashpee's population was 14,006. This number is the point from which to project Mashpee's population for 2020. The reason for selecting only a ten year projection is that, as with the weather, accurate long-range forecasting of population levels is near impossible. Furthermore, a new assessment of affordable housing needs for Mashpee will be necessitated in 2020 when new census data becomes available. The five steps are as follows:

### **S-1: Develop a Projection of 2020 Future Population based on the 2010 Census Number using Trend Line Analysis.**

- Prior to the Census release of the 2010 population for Mashpee, a number of projections for that date had been proposed. The Planning Department, based on housing counts from the Assessors Office, had estimated 15,785 year-round residents by 2010 with a seasonal estimate of 31,578. MISER, the Massachusetts Institute for Social and Economic Research, suggested an even higher figure of 17,604 for 2010. As is now evident, both overstated the actual count of 14,006, which represented only an 8.19% increase. Given the weak economy and stagnant housing market, this may be the best bet for the future.
- The Trend Line Analysis is a method of projecting future populations based upon changes during a specified period of time. Using this method, two steps are required: a) compute the average growth rate between the 2000 base year and the 2010 launch year provided by the Census, and b) extrapolate this rate to produce a projected population for the 2020 target year.
  1. 2000 base year of 12,946 less the 2010 launch year of 14,006 provides a growth rate of 8.19 percent for the 10 year period.
  2. Apply this growth rate to the 2010 population estimate to obtain the 2020 projection year population.  $14,006 \times (1 + 0.0819) = 15,153$
  3. The resulting increase in population between 2010 and 2020 is 1,147.

### **S-2: Project 2020 Population by Age-Groups.**

- The age distribution of the population serves as the basis for projecting the number of households and other aspects of housing demand. This is a fundamental assumption and the estimates and projections of population by age are a crucial component of the AHNA methodology.



- The age-group population from the Town’s 2009 census was converted to percentages then applied to the population increase for 2020.

2009 Age Group	Number by Age Group	Percent of Total	2020 Population Increase	2020 Age Group Population
< 15	2001	14.08	1147	161
15-24	1788	12.58	1147	144
25-34	1192	8.39	1147	96
35-44	1551	10.92	1147	125
45-54	2187	15.39	1147	177
55-64	1929	13.57	1147	156
65 +	3565	25.09	1147	288

**S-3: Using 2009 Census Estimates of Population by Age Groups, determine Headship Rates for Owner-occupied and Renter-occupied households.**

- Headship rates or the propensity of persons in an age group to be household heads is thought to remain at a fairly constant rate. Age groups based on the 2009 census estimate were applied to the number of householders by owner and renter for 2000 (2010 not yet available) to calculate the headship rates for 2009.

Age Groups	2009 Population	Number of Householders		Headship Rates	
		Owner	Renter	Owner	Renter
< 15	2286	NA	NA	NA	NA
15-24	1733	16	66	0.009	0.038
25-34	910	305	111	0.335	0.153
35-44	2033	880	248	0.433	0.122
45-54	2119	1066	155	0.503	0.073
55-64	1954	1000	96	0.512	0.049
65 +	3230	1854	200	0.574	0.062

**S-4: Apply Headship Rates to 2020 Population Increase by Age-Group to Determine New Households by Tenure**

- Households are the basic unit of demand for housing. They are the way in which the population divides itself to occupy housing units. One member of a household is considered the representative of that household and is referred to as the householder. The percentage of the population in a given age group that are householders is the headship rate in that age group, or the propensity of persons in that age group to be household heads. Therefore, headship rates allow the conversion of the population of an age group into households. Different age groups have different propensities for

forming households, so that as the age structure of the population shifts, the number of households that a given population would yield would also change.

Age Group	Headship Rate		2020 Population Increase	Households by Tenure	
	Owner	Renter		Owner	Renter
< 15	NA	NA	161	NA	NA
15-24	0.009	0.038	141	1	5
25-34	0.335	0.153	96	32	15
35-44	0.433	0.122	125	54	15
45-54	0.503	0.073	177	89	13
55-64	0.512	0.049	156	80	8
65 +	0.574	0.062	288	165	18
Total Households by Tenure:				<b>421</b>	<b>74</b>

#### S-5. Convert Results of 2020 Household Formation into Affordable Housing Need

- From S-4, the resulting households by tenure can be thought of as the number of housing units needed to meet the new demand for housing in the 10 year period from 2010 to 2020. Owner housing need is forecasted at 421 units, while the need for 74 rental units is anticipated.
- Currently, Mashpee’s affordable housing numbers 224 units based on the 2000 year-round housing count of 5,578. This left the town short of the 10% goal by some 292 units. The 2010 Census count for year-round housing was 6,118 units providing a new 10% goal of 612 of which 388 units remain to be built.

## **IX. Production Plan for Affordable Housing**

Summarized below are the criteria and assumptions regarding the planned production of new affordable housing units in Mashpee through the year 2020.

1. As a result of recent changes to Mass GL Chapter 40B, annual goals for affordable housing changed from 0.75% of the community's year-round housing stock to 0.50% of its year-round units. Based on the 2010 Census count of year-round housing units (6,473), Mashpee will be required to produce at least 32 affordable units annually to demonstrate continued progress.

With an approved Housing Production Plan (HPP), the town will be eligible for DHCD certification of compliance. A decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be deemed "Consistent with Local Needs" under MGL Chapter 40B and upheld by the Housing Appeals Committee. Certification lasts for one year if the community has produced 0.5% of year round housing units (32) or two years if it has produced 1.0% (65).

2. The Housing Demand for the period 2010–2020 establishes a projection of all new housing (495 units) that is likely to be produced in Mashpee during that time. With 277 affordable units currently, some 44% or 218 units of the new housing construction must be affordable – that is, they should be subsidized housing that meets the SHI standard.
3. Continued progress in meeting the town's fair share of affordable housing is critical to retaining its young adults and families and meeting the needs of the most vulnerable segment of the population. Therefore, the goal of this HPP will be to produce at least 32 affordable housing units annually. At that rate, we would achieve an 8.2% affordability rare by 2020, a substantial move forward. If successful in achieving the more aggressive targets of our Planned Production Plan, the town would raise its affordability rate to 9.6% by 2020.

A number of assumptions are factored into the Planned Production Plan, all of which have been in play for some time. Mixed-use development has been established by the Mashpee Commons and its traditional neighborhood concept with a mix of commercial and residential uses is the accepted plan for continued expansion. With only about 1150 acres of developable land remaining, Mashpee's continued growth will be constrained, adding more pressure to assure that it is done in a way that maximizes potential. Completion of the Southport Retirement Community has already begun. Its completion is envisioned as well as two ongoing projects – Housing Authority / HAC – 10 units approved for Breezy Acres II and the Wampanoag Tribe's proposed 52 unit Wampanoag Village.

Implementation strategies incorporate the adoption of a number of actions and the continued involvement of organizations that have played a big part in the town's development of its existing affordable housing units. These strategies include:

1. Adoption of the recommended Affordable Accessory Apartment bylaw that meets the state requirements for inclusion in the subsidized housing inventory.
2. Utilization of suitable town-owned properties that can be committed for the issuance of requests for proposals to develop “friendly” 40B affordable housing projects.
3. Development of the Mashpee Commons 40B housing project or “Jobs/Whiting Residential Neighborhoods”, on 60.7 acres that include the following housing choices:

20 Patio Homes:	10 affordable rental
32 Rental Units:	16 affordable rental
78 Single Family:	9 affordable ownership
12 Duplex Units:	6 affordable ownership
151 Townhouse Units:	35 affordable ownership
58 Loft-Style Condos:	20 affordable ownership

A total of 96 affordable units – 26 rental and 70 ownership – are planned. This project was approved and permitted in February 2007 by the Zoning Board of Appeals.

4. Collaboration with the Mashpee Housing Authority and Habitat for Humanity in their search for appropriate sites to build both affordable rental and ownership housing units.
5. Identification of zoning districts or residential areas in the town where modification of current regulations, including density, could be considered for the purpose of creating more opportunities for multifamily housing development. At this point, apartment buildings are only allowed in an OSID or Commercial Center projects, requiring a special permit.
6. Continue to work with housing developers of private 40B developments to maximize their responsiveness to community interests and its need to increase their affordability.
7. Implementation of regulatory and tax incentives that will provide the highest feasible level of affordability and access by the most vulnerable segments of the community.

## Housing Production Plan: 2012 – 2020

Production Strategy	2012	2013	2014	2015	2016	2017	2018	2019	2020
(1) Affordable Accessory Apartments / Rental Units	0	1	2	2	2	2	2	2	2
(2) Habitat for Humanity / Ownership Units	3	3	2	3	0	3	2	3	1
(3) Mashpee Housing Authority / Rental Units	0	10	0	0	20	0	0	20	0
(4) Friendly 40B Projects Rental & Ownership Units	0	26	26	0	0	10	10	0	10
(5) Private 40B Projects Rental / Ownership Units	0	0	10	20	20	20	20	10	20
(6) Multifamily Afford- able Developments / Rental Units	0	0	0	20	0	0	20	0	20
<b>2010 Total Year- round Housing Units</b>	6,473.....								
<b>Gap (in affordable units)</b>	370	336	292	246	200	149	110	75	27
<b>Number for 0.5%</b>	32	32	32	32	32	32	32	32	32
<b>Number for 1.0%</b>	65	65	65	65	65	65	65	65	65
<b>Total Annual Units Produced</b>	3	40	40	45	42	35	54	35	53

(1) Assumes a new zoning bylaw allowing Accessory Affordable Apartments as a special permit will be developed by the Planning Board and adopted by Town Meeting

(2) Habitat for Humanity has been active in the community and there is every reason to believe they will continue to provide affordable ownership housing when and where possible

(3) Mashpee Housing Authority will continue to seek opportunities where town-owned land and tax incentives can be combined to produce affordable rental units

(4) along with the proposed 52 unit Wampanoag Village project by the Mashpee Wampanoag Tribal Council

(5) Assumes the Mashpee Commons previously approved and permitted 40B housing project will be built this decade that includes 26 rental units and 70 ownership units,

(6) Assumes development of a new multifamily zoning bylaw following completion of a study to determine best locations for higher density residential use. If not a 40B project, these units must be locally assisted or funded under the Community Preservation Act or involve some other qualifying “local action” to count toward Mashpee’s 10% goal, such as a special permit or provisions of an inclusionary housing by-law.

## **X. Barriers to Affordable Housing**

As of December 2010, Chapter 40B had resulted in the development of over 5,400 affordable housing units on the Cape, providing an affordability rate of 5.4 percent. It is estimated that there remains a current unmet demand for an additional 4,600 units. None of the Cape's 15 towns have yet to achieve the 10% goal, though Orleans was closest with 8.9% of its year-round housing affordable. Overcoming the challenges of Chapter 40B varies by community. In Mashpee, the dominant barriers to the production of affordable housing include the following:

- *Land Availability* – one of the major barriers to developing affordable housing in Mashpee is its lack of developable land. A recent report assessing the success of the town's 1998 Comprehensive Plan noted that only about 1150 acres or 8.27% of the town remains available for future development. Of this amount, only 900 acres disbursed over 729 parcels are zoned for residential uses. With minimum lot sizes at 40,000 to 80,000 square feet, the production of future affordable housing is expected to be limited by land availability and density limitations. This has led the town to undertake a serious assessment of the suitability of town-owned land to meet the rising need for affordable housing development.

*Mitigation Measures* – two measures should be considered in overcoming to some extent the decline in prime sites for the development of affordable housing. First, staff needs to reevaluate the town's zoning pattern for opportunities where increased density can be allowed for the expansion of multifamily housing. Along with that study, the town should promote the use of innovative wastewater management technologies that would permit higher residential densities. Secondly, surplus town-owned property can be utilized further as was done with the Ashers Path age-restricted rental project.

- *Infrastructure*

A major impediment has and continues to be the lack of a town-wide sewer system. Large developments like Mashpee Commons, New Seabury Resort, and the Southport Retirement Community rely completely on private package treatment facilities for wastewater treatment and disposal. While there remains unused capacity in some of these facilities, expanding the use of package treatment facilities is simply not the answer for the future.

*Mitigation Measures* – the Mashpee Watershed Nitrogen Management Plan, initiated in 2001, is designed to address the Town's need for reducing nitrogen impacts to its coastal embayments and to evaluate all options for restoring those embayments. The project was put on hold until the results of the MEP reports on Popponesset Bay and Waquoit Bay East watershed systems were released in late 2004 and early 2005, respectively. The findings will be utilized in the development of nitrogen management needs and recommended plan for Mashpee and portions of the adjacent towns (Barnstable, Falmouth & Sandwich) located within the Popponesset Bay and Waquoit Bay watershed. When finalized, the plan will recommend a cost-effective and politically feasible means to address the nitrogen loading problem. As reported, it is likely to include municipal wastewater treatment facilities along with other facilities and management structures to accomplish the goals.

- *Property Taxes* – rising property taxes can be a burden to those families at the low to moderate income levels, and also to those on fixed incomes. The current (FY13) tax rate/\$1000 valuation is \$8.96 (including the Water District tax and 3% CPA tax), but it has fluctuated over recent years from a low of \$5.84 in 2007 to the current high. At the same time, median home sale prices have plummeted from a peak of \$659,000 in 2007. On a typical home at the 2011 median sales price of \$357,961, the annual property tax would be \$3,207, the equivalent of \$267.28 per month. Proposition 2½ has provided a check on dramatic increases, but most communities have offset this requirement by maintaining assessed valuations at or near 100% market rates. Also working against affordability are the taxes attributed to the Community Preservation Act (which, on the other hand, has become an increasingly important source of affordable housing funds) and the looming costs of developing municipal wastewater facilities to mitigate the water quality impacts of existing and future development.

*Mitigation Measures* – a weak state economy continues to threaten the amount of local aid available to cities and towns. While Mashpee has only experienced a slight drop in tax revenue over the last few years, this could also become a major issue should the housing market worsen. For these reasons, town government has already adopted a fiscal austerity policy to maintain a balanced budget where service and personnel expenses are matched with available revenue. Given the uncertainty of the foreseeable future, this is a prudent move

- *Zoning Restrictions* – the Open Space Incentive Development (OSID) by-law, the transfer-of-development rights provisions of the Commercial Center by-law and the Cluster by-law are the only provisions within the town’s zoning for the development of two-family, townhouses and apartment buildings. They are largely intended for the preservation of open space and natural resource areas. The OSID is further limited by its restriction to parcels of land totaling at least 20 acres (although it can be composed of individual parcels as small as 5 acres), and the fact that there are no requirements for a set-aside of lots or units as affordable (although the large projects envisioned under OSID and the Commercial Center by-law are subject to the 10% affordability requirements of the Cape Cod Commission). Within the Cluster bylaw, there is a provision that 10% of the lots be deed-restricted as affordable, but since a Comprehensive permit is not required, they would not qualify as subsidized units. The Town also permits accessory apartments, but does not require an affordability restriction.

*Mitigation Measures* – to provide some additional zoning flexibility, this plan recommends the adoption of an Accessory Affordable Apartment bylaw that meets the state requirements for inclusion on the subsidized housing inventory. In addition, it advocates the allowance of multifamily housing developments in areas where densities can be increased without any detriment to the environment.

- *Use of Community Preservation Funds* – A three percent surcharge is collected on local property taxes collected and placed in the Town’s Community Preservation Fund. When the CPA program first started, the state supplied a 100% match, which has been reduced to about 35 percent. The Town had originally adopted the Cape Cod Land Bank, under which extensive open space properties were acquired, and then switched to the CPA when it became available, providing funds for affordable housing and historic preservation projects. The town continues to pay annually against the debt incurred under the Land Bank, limiting

funds available for new projects. Almost no CPA money has been spent for new open space purchases, with those funds used to pay down the debt, while \$300,000 has typically been earmarked for affordable housing.

*Mitigation Measures* – with limited developable land available, it may be possible in the near future to rethink priorities such that a greater percentage of CPA funds are devoted to affordable housing production, or provided to the Housing Authority to purchase, rehabilitate, rent and manage single family homes, with the Housing Authority paying the remaining mortgage and managing the properties from the rents received.

- *Dedicated Senior Housing* – the town’s elderly population, age 65 and over, now accounts for nearly 25% of the total with strong indications that it will continue to grow well into 2020. It is important to have suitable and affordable housing options, such as senior housing, for this growing population segment. There is demand among today’s residents, as expressed in the Opinion Survey for affordable senior housing that meets the needs of Mashpee. It may not be feasible for some residents to stay in their homes as they get older. However, the Housing Authority indicates that there is not a large need for additional senior rental projects similar to Ashers path.

*Mitigation Measures* – today there are no zoning provisions that specifically allow the development of age-restricted Adult Residences. Such an option could provide an affordable, accessible, lower maintenance housing alternative compared to normal sized single-family homes. Senior housing could also count towards the state’s 10 percent affordable housing goal under Chapter 40B if it meets the requirements for a Comprehensive Permit and is targeted for low and moderate income seniors.

- *Community Resistance* – resistance to higher density housing development has traditionally reduced the potential affordable housing market. This resistance is often tied to perceptions about the increases in municipal services and negative impacts on property values. Most notably it shows up at public hearings on proposed 40B projects where nearby residents criticize the size of the project, argue that it will increase traffic and also add too many children to a school system already over burdened. Others claim loss of housing value due to the presence of a low-income housing project. These objections usually end with the point that such housing is ill-suited for their neighborhood.

*Mitigation Measures* – through its Affordable Housing Committee, Mashpee can do more to play down these fears by promoting community discussions on affordable housing to bring attention to the issue, offering information on housing needs and strategies to help attract community support. In addition, Committee members, if possible, should participate in initiatives that seek to revise Chapter 40B to make it more responsive to community constraints and the need for additional resources. Promotion of a variety of housing types, equally spread in all parts of town, can also build confidence and trust of local affordable housing initiatives.



## **XI. Implementation Program**

The proposed Implementation Program recommends four policy areas and a number of actions to help address the town's affordable housing needs, re-establish working relationships with all organizations involved in promoting housing, give special consideration to meeting the housing needs of the disadvantaged and take the initiative to explore a regional solution to the affordable housing crisis. This program adopts the Cape Cod Commission Regional Policy Plan goals for affordable housing and supports the region's Minimum Performance Standards.

### *Policy 1: Community Commitment*

Most people agreed in the 2010 Comprehensive Plan Public Opinion Survey that there is a need for more affordable housing in Mashpee. But to be successful in addressing this issue, there must be a commitment by elected officials to publicly demonstrate their support. In addition, the town's leadership must utilize its resources to fully embrace the goal of 40B and begin work to overcome the barriers to supplying the community with improved housing choices and affordability.

*Action – 1:* As the chief elected officials of Mashpee, the Board of Selectmen should formally adopt and publicize the Affordable Housing & Planned Production Plan as a means of validating that affordable housing continues to be one of the Town's top priorities.

*Completion Time:* 2012  
*Responsible Agency:* Board of Selectmen and the Town Manager

*Action – 2:* Design and implement an outreach program to educate Mashpee residents about the importance of affordable housing

*Completion Time:* 2012  
*Responsible Agency:* Mashpee Affordable Housing Committee

*Action – 3:* Continue to assess opportunities for the donation of town-owned lands to the Housing Authority or nonprofit organizations for the development of affordable housing projects

*Completion Time:* 2012 – 2020  
*Responsible Agency:* Affordable Housing Committee, Town Manager and Town Planner in consultation with affordable housing providers

*Action – 4:* Establish a mechanism to ensure that all eligible affordable housing units are reported to the Department of Housing and Community Development for inclusion on the Subsidized Housing Inventory

*Completion Time:* 2012  
*Responsible Agency:* Town Manager, Planning Dept., ZBA and Inspections Dept.

*Action – 5:* Consider allocating up to 50% of uncommitted Community Preservation Act funds for the production of affordable housing

*Completion Time:* 2012

*Responsible Agency:* Community Preservation Committee and Town Meeting

*Action – 6:* Maintain a revolving loan program, which has been funded initially through an appropriation from the CPA and administered by the Mashpee Housing Authority, to assist qualified households with covering the move-in costs for affordable housing

*Completion Time:* 2012

*Responsible Agency:* Community Preservation Committee, Town Meeting and Housing Authority

*Action – 7:* Provide ongoing and continuing staff support to the Town's Affordable Housing Committee

*Completion Time:* Ongoing

*Responsible Agency:* Town Manager

*Action – 8:* Update the Affordable Housing Production Plan every 5 years and present for approval to the Planning Board and Board of Selectmen for submission to DHCD

*Completion Time:* 2017

*Responsible Agency:* Planning Dept. and Affordable Housing Committee

### *Policy 2: Production of Affordable Housing*

Under the requirements of Chapter 40B, cities and towns must provide their fair share of affordable housing. This goal is 10% of the town's total year-round housing stock. As of May 2012, Mashpee was credited with 277 units providing an affordability rate of only 4.3 percent. Based on the 2010 Census, the unmet demand for affordable housing has increased to 370 units. While every effort will be made to reach this number, Mashpee will explore all avenues to assure progress is made each year.

*Action – 1:* As a minimum, add 0.50% of need, or 32 units of affordable housing, annually through 2020

*Completion Time:* 2012 - 2020

*Responsible Agency:* Board of Selectmen, Planning Board, Affordable Housing Committee, Housing Authority, Town Meeting, private and non-profit developers

*Action – 2:* Encourage the dispersal of affordable housing in Mashpee such that each of the town's residential neighborhoods are represented.

*Completion Time:* 2012 - 2020  
*Responsibility:* Affordable Housing Committee and Zoning Board of Appeals

*Action – 3:* Grant a reduction in permitting fees to contribute to the financial feasibility of the conversion of existing housing units to affordable rental units

*Completion Time:* 2012  
*Responsible Agency:* Board of Selectmen and Building Department

*Action – 4:* Develop an expedited permitting process for all housing projects that include a specified percentage of affordable housing units

*Completion Time:* 2013  
*Responsible Agency:* Planning Board in collaboration with the Planning Dept.

*Action – 5:* Explore feasibility of tax abatement on existing homes for income eligible households who agree to a permanent affordability agreement.

*Completion Time:* 2013  
*Responsible Agency:* Board of Selectmen, Town Manager and Board of Assessors

*Action – 6:* Develop a plan to identify privately owned land and buildings that might be purchased for affordable housing use

*Completion Time:* 2013  
*Responsible Agency:* Assessor’s Office, Planning Dept., Affordable Housing Committee and Housing Authority

*Action – 7:* Develop a friendly 40B proposal for private and non-profit developers that would provide substantially more affordable units than the required 25%. This might include such incentives as donated land, waiver of fees, relaxation of certain parking standards and assistance with wastewater collection and disposal.

*Completion Time:* 2013-14  
*Responsible Agency:* Affordable Housing Committee, Town Manager, Board of Selectmen, ZBA

*Action – 8:* Monitor the progress in implementing this Affordable Housing Plan and track the status of the town’s affordable housing inventory on a semi-annual basis

*Completion Time:* 2012 - 2020  
*Responsible:* Affordable Housing Committee in collaboration with the Building Department

*Action – 9:* Search for opportunities where Town-owned properties can be used to provide additional affordable rental housing

*Completion Time:* 2012 - 2020

*Responsible Agency:* Affordable Housing Committee, Town Manager and Town Planner with input from affordable housing providers

*Action – 10:* Seek opportunities to convert unused properties and lodging accommodations plus seasonal homes to long-term use as affordable year-round housing

*Completion Time:* 2012 - 2020

*Responsible Agency:* Affordable Housing Committee Planning Board, Town Planner, ZBA and Inspections Department with input from affordable housing providers

### *Policy 3: Planning and Zoning*

The Town has approved several zoning provisions to promote housing choice and greater affordability. The OSID and Commercial Center by-laws allow mixed housing / commercial uses as well as apartment buildings/garden apartments, while the cluster bylaw contains an inclusionary provision stipulating that 10% of a project's total units must meet the affordability requirements of 40B. Accessory apartments have also been added as another housing choice. Despite these advancements, more remains possible.

*Action – 1:* Steer large affordable housing projects to locations near or adjacent to already built areas where the required infrastructure is more readily available.

*Completion Time:* 2012 – 2020

*Responsible Agency:* Planning Board, ZBA and Staff

*Action – 2:* Create an Accessory Affordable Apartment by law modeled after the town of Barnstable's program and adopted by a number of other Cape communities. The objective is to use existing owner-occupied dwellings for the creation of affordable apartments meeting the LIP/LAU guidelines within the unit or within an existing detached structure on the property.

*Completion Time:* 2013

*Responsible Agency:* Planning Board, ZBA and Town Planner

*Action – 3:* Consider creation of a zoning overlay district that is adaptable to both R3 and R5 residential districts for multifamily rental housing (six units or more) development by special permit

*Completion Time:* 2013

*Responsible Agency:* Planning Board and Town Planner

*Action – 4:* Consider establishment of a zoning overlay district adaptable to both residential districts for the development of studio and one bedroom residences that has an affordable home component of at least 25%

*Completion Time:* 2013 *Responsible Agency:* Planning Board and Town Planner

- Action – 5:* Evaluate the town’s density requirements in the R3 and R5 districts for opportunities to upzone (higher density) certain areas to achieve a better fit with actual development densities and, more importantly, to create financial incentives for the potential conversion of units to affordable status
- Completion Time:* 2013  
*Responsible Agency:* Planning Board and Town Planner
- Action – 6:* Explore the provision of linkage fees, if found to be legal, whereby developers of non-residential projects contribute housing or fees for the construction of new housing units at affordable prices / rents
- Completion Time:* 2014  
*Responsible Agency:* Planning Board and Town Planner
- Action – 7:* Develop a zoning bylaw that requires that 10% or more of all new residential development or subdivision lots and condominiums of 10 or more lots or units be dedicated to affordable housing
- Completion Time:* 2013  
*Responsible Agency:* Planning Board and Staff
- Action – 8:* Consider density bonuses in appropriate locations for developments that provide the highest level of affordability and serve the most vulnerable segments of the community.
- Completion Time:* 2014  
*Responsibility:* Planning Board
- Action – 9:* Consider the use of alternative septic technologies to offset impacts of higher density housing projects where connection to existing treatment facilities is not feasible.
- Completion Time:* 2012 - 2020  
*Responsibility:* Planning Board, Board of Health